

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Max Luc Picard | Social Security number or ITIN | xxx-xx-6013 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 19-29038-CMG | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Max Luc Picard

1/10/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Max Luc Picard
DebtorCase No. 19-29038-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 96

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db
cr
+Max Luc Picard, 11 Albert Drive, Old Bridge, NJ 08857-2529
+Old Bridge Municipal Utilities Authority, c/o Joel R. Glucksman, Esq.,
Scarinci & Hollenbeck, LLC, 1100 Valley Brook Avenue,
Scarinci & Hollenbeck, LLC, 1100 Valley, Lyndhurst, NJ 07071-3620
Alliance One Receivables, PO Box 11641, Tacoma, WA 98411-6641
#+Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
+Arrow Financial Services, 5996 W. Touhy Ave., Niles, IL 60714-4610
+Bank of New York, P. O. Box 748, Harrison, NY 10528-0748
+CACV of Colorado, c/o Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
+Capital One, P.O. Box 85105, Boston, MA 02205
+Capital One Bank, Lyons, Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100,
PO Box 1269, Mount Laurel, NJ 08054-7269
+Capital One Bank, c/o Goldman & Warshaw PC, PO Box 2500, Caldwell, NJ 07007-2500
+Capital One Services, c/o James West, 11111 Harwin Drive, Houston, TX 77072-1612
+Commerce Bank, 1101 Hooper Avenue, Toms River, NJ 08753-8324
+CubeSmart, 3464 US 9, Freehold, NJ 07728-8569
+CubeSmart, c/o Joseph Mann & Creed, 20600Chargrin Blvd, Suite 550,
Beachwood, OH 44122-5340
+Discover, co Fein, Such, Kahn & Shepard, P.C., 7 Century Drive Suite 201,
Parsippany, NJ 07054-4609
+Eder Flag Manufacturing, Vogel and Gast, Esq., 10 Johnston Road, PO Box 7067,
Plainfield, NJ 07069-0799
+FBCS, 330 S Warminster Road, Suite 353, Hatboro, PA 19040-3433
++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster Garbus & Garbus, 60 Motor Parkway,
Commack, NY 11725-5710)
+First PREMIER Bank, co LVNV Funding, P.O. Box 740821, Houston, TX 77274-0821
+First PREMIER Bank, co FBCS, 330 S. Warminster Rd Suite 353, Hatboro, PA 19040-3433
+First PREMIER Bank, co Niagara Credit Soutlions, Inc., 1212 Abbot Road Suite D,
Buffalo, NY 14218-1900
+First Premier Bank, Nations Recovery Center Inc, Po Box 620130, Atlanta, GA 30362-2130
First Premiere, co Arrow Financial Services, LLC, Forster Garbus & Garbus,
60 Motor Parkway, Commack, NY 11725-5710
+Goldman & Warshaw PC, PO Box 2500, Caldwell, NJ 07007-2500
+Green Frazier & Hampton, 4164 N Dupont Highway, Suite 12, Dover, DE 19901-1573
+Kenneth G. Timmons, Krevsky, Silber & Bergen, 123 North Union Ave., Suite 202, PO Box 99,
Cranford, NJ 07016-0099
+Laridian Consulting, LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042
+Middlesex County Sheriff's Office, Foreclosure Dept, 701 Livingston Avenue,
New Brunswick, NJ 08901-3345
Nations Recovery Center, Inc, PO Box 620130, Atlanta, GA 30362-2130
+Niagara Credit Soutlions, Inc., 1212 Abbot Road, Suite D, Buffalo, NY 14218-1900
+Old Bridge Municipal Authority, PO Box 1006, South Amboy, NJ 08879-4006
+Old Bridge Municipal Utilities Authority, Joel Glucksman, Scarinci & Hollenbeck, L,
1100 Valley Brook Ave., PO Box 790, Lyndhurst, NJ 07071-0790
Optimum, co Convergent Outsourcing, Inc, PO Box 9004, Renton, WA 98057-9004
PSE&G Co., PO Box 14444, New Brunswick, NJ 08906-4444
+Portfolio Recovery Associates, c/o Apothaker & Associates, 520 Fellowship Road C306,
Mount Laurel, NJ 08054-3410
+Premier Bank Card, c/o Tate & Kirlin Associates, 2810 Southampton Road,
Philadelphia, PA 19154-1207
Premier Bank Card, c/o NCC, 120 N Keyser Avenue, Scranton, PA 18504-9701
+Premier Bank Card, c/o Arrow Financial Services, 5996 W Touhy Ave, Niles, IL 60714-4610
+Premier Bank Card Inc, P.O. Box 129, Thorofare, NJ 08086-0129
+Progressive Ins, co Caine & Weiner, 5805 Sepulveda Blvd, Attn: Bankruptcy,
Sherman Oaks, CA 91411-2546
+Progressive Ins, co Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413-0848
+Progressive Insurance, PO Box 31260, Tampa, FL 33631-3260
Providian National Bank, c/o Washington Mutual, P.O. Box 83004, Baltimore, MD 21283
Public Service Electric & Gas Co, PO Box 163250, Columbus, OH 43216-3250
Quill, PO Box 94081, Palatine, IL 60094-4081
+RMS, 260 E Wentworth Avenue, Saint Paul, MN 55118-3523
+Select Portfolio Servicing, c/o KML Law Group, 216 Haddon Ave Ste 406,
Collingswood, NJ 08108-2812
+Select Portfolio Servicing, Inc, co Phelan Hallinan & Diamond & Jones, Pc,
400 Fellowship Road Suite 100, Mount Laurel, NJ 08054-3437
State of New Jersey, Department of Treasury, P. O. Box 002, Trenton, NJ 08625-0002
TSTs Total Debt Management, Inc, PO Box 6700, Norcross, GA 30091-6700
Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
Vonage, c/o EOS CCA, PO Box 329, Norwell, MA 02061-0329
Vonage, 916 S. 14th St., Dauphin, PA 17018
Washington Mutal, PO Box 99604, TX 76069-9604
+Worldzen Collection and Recovery LLC, Dept 718, PO Box 4115, Concord, CA 94524-4115
Yellow Book Sales, 40 Richards Ave, Norwalk, CT 06854-2319

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 96

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518500365 +Yellowbook Sales, c/o Slater & Tengalia Fritz & Hunt, 301 3rd Street,
Ocean City, NJ 08226-4007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbank@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518500277 EDI: CINGMIDLAND.COM Jan 11 2020 04:58:00 AT&T, PO Box 6463,
Carol Stream, IL 60197-6463

518500280 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:36:11
CACV of Colorado, LLC, 370 17th Street, Suite 5000, Denver, CO 80202-5616

518500287 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Services, PO Box 85520,
Richmond, VA 23286-9175

518500279 E-mail/Text: bcwrtoff@cablevision.com Jan 11 2020 00:32:56 Cablevision, PO Box 371897,
Pittsburgh, PA 15250-7897

518500285 EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank, PO Box 70884,
Charlotte, NC 28272-0884

518500288 EDI: WFNNB.COM Jan 11 2020 04:58:00 Comenity-Lane Bryant, PO Box 659728,
San Antonio, TX 78265-9728

518500289 E-mail/Text: bankruptcydepartment@tsico.com Jan 11 2020 00:32:49 Commerce Bank,
c/o NCO Financial Systems, PO Box 15740, Wilmington, DE 19850-5740

518500291 +EDI: CCS.COM Jan 11 2020 04:58:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679

518500293 +E-mail/PDF: creditonebknofications@resurgent.com Jan 11 2020 00:36:01 Credit One Bank,
Po Box 98872, Las Vegas, NV 89193-8872

518500292 +E-mail/PDF: creditonebknofications@resurgent.com Jan 11 2020 00:35:17 Credit One Bank,
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873

518500298 EDI: DISCOVER.COM Jan 11 2020 04:58:00 Discover, P.O. Box 6011, Dover, DE 19903

518500300 E-mail/Text: bknotice@ercbpo.com Jan 11 2020 00:32:03 Enhanced Recovery Corporation,
8014 Bayberry Road, Jacksonville, FL 32256-7412

518500304 +EDI: AMINFOFP.COM Jan 11 2020 04:58:00 First PREMIER Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145

518500302 +EDI: AMINFOFP.COM Jan 11 2020 04:58:00 First PREMIER Bank, Attn: Bankruptcy,
Po Box 5524, Sioux Falls, SD 57117-5524

518500309 +EDI: AMINFOFP.COM Jan 11 2020 04:58:00 First Premier Bank, 601 S. Minnesota Ave.,
Sioux Falls, SD 57104-4868

518500303 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:37:07 First Premier Bank,
c/o LVNV Funding, PO Box 10497, Greenville, SC 29603-0497

518500308 EDI: URSI.COM Jan 11 2020 04:58:00 First Premier Bank, c/o Alltran Financial LP,
PO Box 722929, Houston, TX 77272-2929

518500312 +EDI: AMINFOFP.COM Jan 11 2020 04:58:00 First Premiere Bank, P.O. box 5519,
Sioux Falls, SD 57117-5519

518500314 +EDI: CCS.COM Jan 11 2020 04:58:00 Geico, co Credit Collection Services,
725 Canton Street, Norwood, MA 02062-2679

518500317 +E-mail/Text: bkynotice@harvardcollect.com Jan 11 2020 00:33:20
Harvard Collection Services, Inc, 4839 N Elston Avenue, Chicago, IL 60630-2589

518500318 EDI: IRS.COM Jan 11 2020 04:58:00 Internal Revenue Service, Special Procedures,
Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081

518500320 E-mail/Text: bncnotices@becket-lee.com Jan 11 2020 00:31:15 Kohls Payment Center,
P.O. Box 2983, Milwaukee, WI 53201-2983

518500324 E-mail/Text: bankruptcydepartment@tsico.com Jan 11 2020 00:32:49 NCO Financial Systems,
PO Box 15740, Wilmington, DE 19850-5740

518500328 +E-mail/Text: bcwrtoff@cablevision.com Jan 11 2020 00:32:56 Optimum, 1501 18th Ave.,
Belmar, NJ 07719-3721

518500330 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates, PO Box 12914,
Norfolk, VA 23541

518500332 EDI: PRA.COM Jan 11 2020 04:58:00 Portfolio Recovery Associates,
Riverside Commerce Center, 120 Corporate Blvd Ste, Norfolk, VA 23502-4962

518500329 EDI: PINNACLE.COM Jan 11 2020 04:58:00 Pinnacle Financial Group, 7825 Wahington Avenue S,
Suite 410, Minneapolis, MN 55439-2409

518500340 EDI: CHASE.COM Jan 11 2020 04:58:00 Providian, PO Box 99604, Arlington, TX 76096-9604

518500341 +EDI: PRA.COM Jan 11 2020 04:58:00 Providian National Bank, c/o Portfolio Recovery Assoc.,
P.O. Box 12914, Norfolk, VA 23541-0914

518500348 +E-mail/Text: jennifer.chacon@spservicing.com Jan 11 2020 00:33:18
Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250

518500351 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jan 11 2020 00:32:12
State Farm Insurance, 100 State Farm Place, Ballston Spa, NY 12020-3722

518500350 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Jan 11 2020 00:32:12
State Farm Insurance, P. O. Box 830854, Birmingham, AL 35283-0854

518500355 +EDI: VERIZONCOMB.COM Jan 11 2020 04:53:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

518500356 +E-mail/Text: bkynotice@harvardcollect.com Jan 11 2020 00:33:20 Verizon,
c/o Harvard Collection Services, 4839 N. Elston Avenue, Chicago, IL 60630-2534

518500354 EDI: MID8.COM Jan 11 2020 04:58:00 Verizon, c/o Midland Credit Management, Inc,
PO Box 60578, Los Angeles, CA 90060-0578

518500358 +EDI: VERIZONCOMB.COM Jan 11 2020 04:53:00 Verizon, 500 Technology Dr,
Weldon Spring, MO 63304-2225

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 96

Date Rcvd: Jan 10, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518500357 +EDI: VERIZONCOMB.COM Jan 11 2020 04:53:00 Verizon, P.O. Box 4833,
Trenton, NJ 08650-4833

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518500296 ##+Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com
Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org, atkinson@remote7solutions.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK, AS SUCCESSOR TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS TRUSTEE FOR BEAR STEARNS ASSET BACKED S bankruptcy@feinsuch.com
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com, rjoyce@sh-law.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York, as successor Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Max Luc Picard woliver@oliverandlegg.com, R59915@notify.bestcase.com

TOTAL: 8